



HOUSING  
ALTERNATIVES  
FOR ELDERS.....

OPTIONS FOR  
BETTER LIVING

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**A Report of  
The Walnut Creek  
Conference**

**April 8, 1978**



# Sponsor

Walnut Creek Area Committee on Aging

# Co-sponsors

City of Walnut Creek

Congressman George Miller  
State Senator John Nejedly  
Assemblyman Dan Boatwright  
Supervisor Bob Schroder

Housing Alliance of Contra Costa County  
Walnut Creek Senior Citizens' Club  
Committee for Common Concern of Walnut Creek  
Golden Rain Foundation, Rossmoor-Executive Board  
Walnut Creek AAUW  
League of Women Voters of Diablo Valley  
Soroptimist's Club  
Central Contra Costa Gray Panthers  
Salvation Army  
AARP - Concord  
AARP - Rossmoor  
Holy Names College, Dept. of Gerontology

The Diablo-Rossmoor Foundation of Walnut Creek granted funds that made possible the planning, execution and reporting of this conference. The Area Committee on Aging is especially grateful and appreciative of the Foundation's interest and financial support.

CALLING A COMMUNITY CONFERENCE

This is the final report on the conference, HOUSING ALTERNATIVES FOR ELDERS - OPTIONS FOR BETTER LIVING, held April 8, 1978. Sponsored by the Walnut Creek Area Committee on Aging and co-sponsored by 17 individuals and organizations.

The Committee held the conference in response to the documented need for solutions to the problems of increasing rental housing costs. The impact of this phenomenon is particularly devastating to senior citizens on fixed incomes. It was our purpose to explore alternative solutions and to enlist community support toward implementing those solutions.

The Committee believes we succeeded in accomplishing these goals. The Conference was attended by 200 concerned persons representing broad areas of interest. Conference participants represented community organizations, government agencies and many interested senior citizens including a large number of persons from Rossmoor.

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## IDEAS FROM PANELISTS AND SPEAKERS

SHERYL BROWN of the East Bay Gray Panthers discussed shared housing as a viable alternative. She described several areas across the country where it has been successful. To allow for its use, zoning ordinances need to be reviewed to determine whether several unrelated adults can live together. Banks need new lending policies which would allow people to borrow money together and the Federal Government needs to fund such experimental arrangements.

VANCE AUSTIN, a former Cooperatives U. S. - A. I. D. Advisor, U. S. Department of State, discussed cooperative housing as a technique of financing housing for people of limited incomes. There is one master mortgage which covers the whole property. An elected board of directors made up of residents manages the housing. Local government can purchase the site to help get the co-op started. This will later be paid back. Equity builds slowly as resales are not subject to market appreciation. Equity can be passed to heirs upon death.

JIM TOMLINSON, Director of Production, Idaho State Housing Agency, shed light on creative ways to use existing government housing programs. Besides aggressively requesting additional units be built using existing HUD programs, the Idaho State Housing Agency issues revenue bonds. These tax exempt bonds with interest rates of 6 - 8% are loaned to developers for construction of multi-family homes and condominiums. Interest on home improvement loans can be further reduced to 3% by incorporating Community Development Block Grant Funds. By acting as a resource to the developer and those in need of housing, he has been able to initiate the construction of 700 new Section 8 housing units in Idaho in the past 18 months. Only 214 Section 8 housing units have been completed in Contra Costa County since the program was begun -- including 36 in Walnut Creek.

WALLACE SMITH, Professor of Business at University of California - Berkeley, discussed the effect of inflation on housing costs. He informed the audience that the Walnut Creek tax rate over the last few years had increased less than the cost of living. He stated that inflation is a world-wide problem and that the solution was difficult. He suggested that banks should develop programs which would allow senior citizens to refinance their homes so as not to lose this valuable resource.

MARGARET (PEG) KOVAR, Mayor of the City of Walnut Creek, expressed willingness of the City to explore what can be done to solve this major problem of acceleration of housing costs. She expressed the fear that neither young nor older persons could live in Walnut Creek. Walnut Creek has, in the past, had difficulty communicating that a need exists -- communicating that need to HUD and the State. She feels that the City should attempt to stimulate the private sector and should encourage non-profit sponsors.

JOHN LUND, Regional Housing Production Advisor, HUD, discussed federal housing programs. They center today around the Section 8 programs. HUD has a problem of trying to solve problems with the limited funds allocated by Congress. Increased costs have resulted in fewer units being built. Finding a site is a major problem. This can be alleviated if the City actively works to get a site.



ED RICHMOND, Chief of Leasing for the Contra Costa Housing Authority, described the subsidized units in Walnut Creek. Landlords are using the existing Section 8 program more now that the paperwork required has been reduced. One apartment building in Walnut Creek has 27 senior citizens using Section 8 certificates. Fair market rents that HUD will pay have been raised to \$225.00 per month.

ROBERT HEADLEY, President of the Lafayette Senior Housing Association, described the community effort that was required to get the Chateau Lafayette Senior Citizens' housing project built. Soroptimists provided leadership in getting the Senior Housing Association established. The City of Lafayette joined in by allocating Block Grant Funds for site purchase and by hiring a housing consultant. After being required, unexpectedly, to submit the project to the public vote and having to weather many financial trials, Chateau Lafayette will be open by mid-summer of 1978.

EVAN WHITE, newscaster for KGO-TV, took part in a lively discussion after lunch, highlighting problems he had discovered while researching the documentary "Do Not Go Gentle". He stressed community involvement, such as that which was apparent by the number of persons attending this conference. This, he feels, is the key to arriving at solutions to problems of the aging. He is working for legislation which would require the provision of HEW services in HUD-constructed housing.

## FEED BACK FROM SMALL GROUP DISCUSSIONS

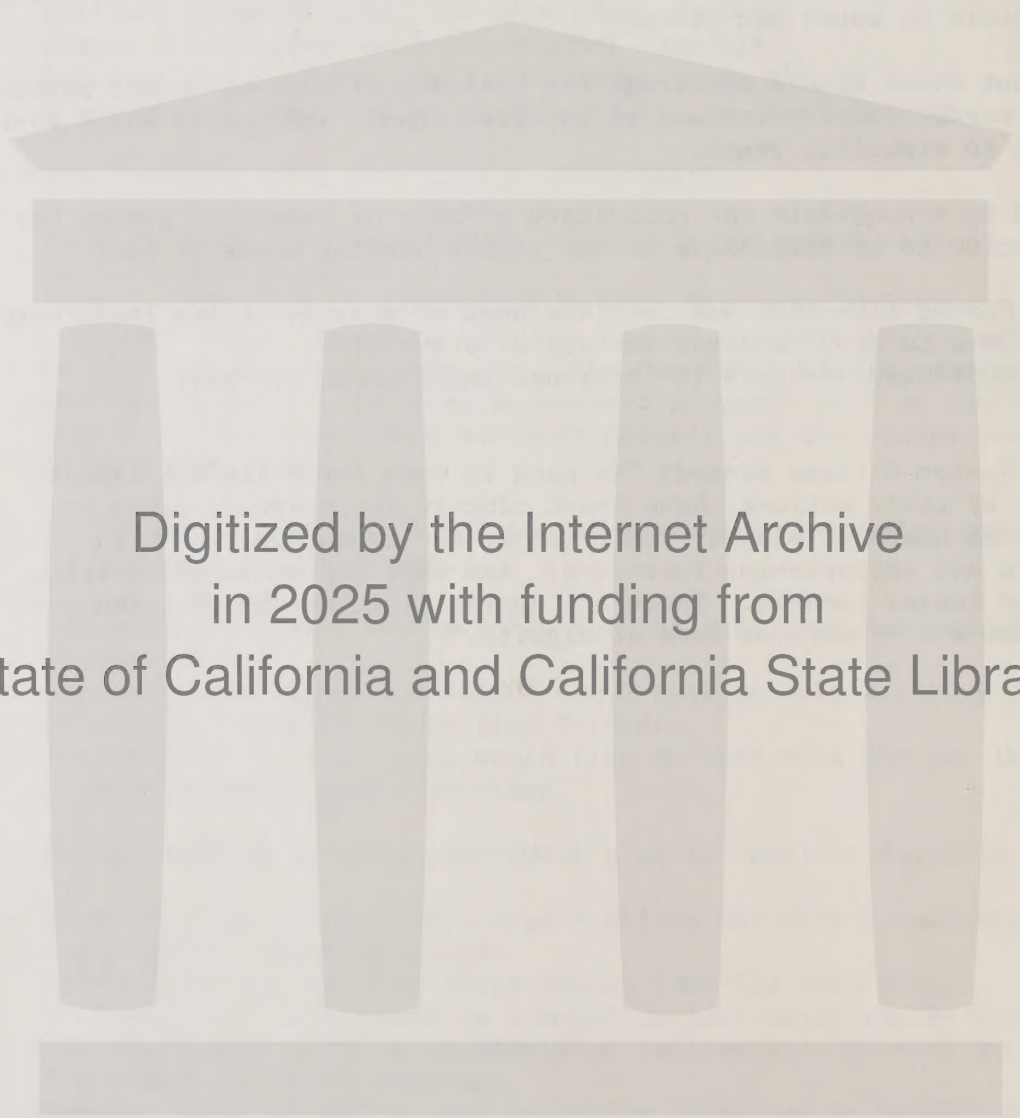
Twenty-five small group discussions were held for a one-hour period from 12:00 o'clock to 1:00 p.m. Each discussion was led by pre-selected leader and the conclusions were recorded as follows:

1. Walnut Creek should form a commission that will assist in establishing affordable rental housing:
  - a. Suggest that the City build 100 units of affordable housing.
  - b. Initiate steps to start the referendum process.
  - c. Launch a necessary basic educational campaign.
  - d. Builders who construct with government money should build a prescribed number of units for elderly on fixed incomes.
2. Section 8 can become a more viable alternative:
  - a. Needs to keep the maximum rent subsidy in alignment with market price increases.
  - b. Church, community organizations and the City should form a citizens' study committee to learn how we may more effectively utilize HUD and State agencies. The Committee should constructively advise and monitor existing government programs such as the Housing Committee for the County Advisory Council and the Contra Costa Housing Authority.
    - i. Recommend that Jim Tomlinson be used as an inovative consultant to this group.
  - c. HUD needs continued and up-to-date input regarding our community's housing needs.
  - d. Adjacent communities and Walnut Creek need to make a strong coordinated effort for our share of Section 8 funds.
  - e. Contra Costa Area on Aging would like to work with HUD and local agencies to help obtain adequate services.
3. The share-a-home or share-an-apartment plan is feasible for this area.
  - a. Church groups or non-profit organizations may help to establish shared rental pilot projects.
  - b. Walnut Creek may need to adapt zoning laws for this plan.
  - c. Project Match in San Jose is a model project which can be studied.
  - d. CETA employees would be available as employees to provide services for elders in shared housing.
  - e. Housing Alliance and Housing Authority files may be helpful for referrals and matching tenants.
  - f. Church groups could begin a registry of those with common religious interests.
4. Co-op Housing is an alternative for renters with money to invest.
  - a. Churches, civic organizations or the City may help to provide initial funds or land.
  - b. Rockefeller or Ford Foundation may be other sources of partial funding.
  - c. Private business or labor unions may be interested in this project.



- d. Cooperative housing could be combined with the extended family concept.
  - e. Relatively few were interested in this alternative but there should be opportunity to develop it for those who are interested.
  - f. Several asked for a follow-up meeting.
5. A tenant's organization should be formed to provide better guarantee of tenants' rights and adequate service for rent investment.
6. Freezing prices during World War II was effective. Why do we not put controls on wages and prices?
7. Walnut Creek should encourage the building of more apartment houses to add needed competition and to equalize supply and demand which would help to stabilize rents.
8. Need to consolidate and coordinate efforts of community groups and agencies to be responsive to the urgent housing needs of seniors.
- a. Groups like AARP and churches need to provide active leadership.
  - b. Need to study success methods of other areas.
  - c. Continued advocacy is important until needs are met.

One Senior Citizen stated: "We need to vote for political leaders who, by their actions, have shown concern and responsiveness to housing needs of elderly renters. We are concerned with high rents and skyrocketing increases. Red tape and prolonged waiting is no longer tenable. There are senior citizens who want and need action NOW -- without loss of dignity."



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## THE NEXT STEPS - ADVOCACY FOR FURTHER ACTION

Following the community conference, April 8, 1978, the Area Committee's Subcommittee on Housing collated proposals made by speakers, panelists and discussion groups. The following five options for further community action were drawn from the conference.

- OPTION 1            A referendum measure should be developed for the November 1978 or March 1979 ballot that would provide for City of Walnut Creek involvement in securing affordable housing for elderly renters. This option should be endorsed by the City Council. Appropriate officials should design the referendum and a community-wide committee should be designated to pursue a favorable outcome at the polls.
- OPTION 2            There should be increased efforts to obtain for Walnut Creek housing assistance subsidies available from State and Federal sources.
- OPTION 3            The possibility of further private development of cooperative housing in the Walnut Creek area should be studied. The Walnut Creek Area Committee on Aging should undertake this option.
- OPTION 4            Shared housing among the elderly should be encouraged. Pilot projects are needed. The Housing Alliance of Contra Costa County should be encouraged to take the leadership in a co-operative effort on this option.
- OPTION 5            Tax credit as a bonus to owners of rental property could be a means of affordable housing for elderly renters. The Walnut Creek Area Committee on Aging should study this option in liaison with legislative personnel at the County and State levels.

These options for action were the subject of the April 8th Community Conference. Not considered at that time were the means by which these options were to be studied and advanced. Therefore, the Conference Planning Committee recommended certain agencies and committees in each of the options listed above. Additionally, it is urged that the Walnut Creek Area Committee on Aging undertake continuous evaluation of progress in each of the five option areas and as necessary provide coordination.





## CONFERENCE PARTICIPANTS

| <u>NAME</u>        | <u>ORGANIZATION</u>                      |
|--------------------|--|
| Adrienne Abber     | Walnut Creek                             |
| Rosalie Akerlof    | American Association of University Women |
| Margaret Alexander | Walnut Creek                             |
| Vance Austin       | Association Retired People - Rossmoor    |
| Alexander Babin    | Montego Heights Lodge                    |
| Eleanor Badget     | AARP - Pinole                            |
| Paul Badget        | AARP - Pinole                            |
| Lia Beeson         | Walnut Creek                             |
| Russ Beeson        | Walnut Creek                             |
| Sam Beler          | Lafayette                                |
| Dede Bendague      |  |
| Barbara Benedict   | Office of Supervisor Fahden              |
| Cele Bergsmann     | Walnut Creek                             |
| Alice Blazick      | Soroptimist - Walnut Creek               |
| Jean Bock          | Alamo                                    |
| Rennick Breck      |  |
| LaVonne Bowers     | Walnut Creek                             |
| Jackson Butler     |  |
| Sheryl Brown       | Gray Panthers                            |
| Eloise Brown       | Walnut Creek                             |
| Alvin Burton       | Pleasant Hill Committee on Aging         |
| Jackson Butler     |  |
| Lucie Buchbinder   | National Housing Law Project             |
| Mary Burk          | Gray Panthers                            |
| Mary Byrnes        | Walnut Creek Committee on Aging          |
| Phyllis Caeser     | League of Women Voters                   |
| Kenneth Campbell   | Valley View Lodge                        |
| Margaret Carll     | Rossmoor - Grace Presbyterian            |
| Moyelle Carter     | Walnut Creek                             |
| Gene Carter        | Walnut Creek                             |
| Dorothy Caton      | League of Women Voters                   |
| Myrtle Chapdelaine | Walnut Creek Senior Citizens             |
| Fancheon Christner | Gray Panthers                            |
| Lucille Clark      | Walnut Creek Senior Citizens             |
| Velma Clouse       | Concord                                  |
| Johanna Cockerton  | Walnut Creek Senior Citizens             |
| Eliefe Concalves   | Walnut Creek                             |
| Vivian Cravath     | Association - University Women           |
| Ceal Culligan      | Walnut Creek                             |
| Edith Bimling      | Gray Panthers                            |
| Phillip Duval      | Walnut Creek                             |
| Mae Eclich         | NCJW                                     |
| Dolores Elliott    | Walnut Creek - Senior Citizens           |
| Vera Elliott       | Rossmoor                                 |

| <u>NAME</u>       | <u>ORGANIZATION</u>                  |
|-------------------|--------------------------------------|
| Leota Ellison     | Walnut Creek - Senior Citizens       |
| Mrs. Ed Ely       | Walnut Creek                         |
| Jacquiline Engels | Concord                              |
| Janet Falk        | Community Development - Walnut Creek |
| Margaret Favlin   | Walnut Creek                         |
| Helen Feagler     | Trinity Lutheran Church              |
| Elizabeth Feldman | Mt. Diablo Rebekeh                   |
| Verla Ferguson    | Walnut Creek - Senior Citizens       |
| Mary Finn         | Rossmoor                             |
| Parker Fisher     | Lafayette                            |
| Charlotte Flynn   | Diablo Rossmoor Fd.                  |
| Alfred Foglia     | Pleasant Hill - Committee on Aging   |
| Claude Gates      | Walnut Creek                         |
| Clarence Gauchel  | Walnut Creek - Senior Citizen        |
| C.J. Gehring      | Golden Rain Foundation               |
| Gavin Goldenberg  | Retired Teacher                      |
| Helen Gordon      | Gray Panthers - Santa Clara Co.      |
| Katherine Grant   | Gray Panthers                        |
| Lloyd Grass       | Walnut Creek - Committee on Aging    |
| Richard Gregory   | Rossmoor                             |
| Mary Gruenke      | Walnut Creek - Committee on Aging    |
| Charles Hamilton  | AAUW - WC                            |
| Anna Handelman    | Pleasant Hill - Committee on Aging   |
| Helen Haney       | Walnut Creek - Senior Citizens       |
| Peg Happersett    | AAA                                  |
| Bud Harr          | CHAT                                 |
| Flora Harrie      | Lafayette - Senior Citizens          |
| Sam Harris        | Rossmoor                             |
| Jane Hauser       | Grace Presbyterian Church            |
| Bob Headley       | Walnut Creek                         |
| Clarence Helmar   | Montego Heights Lodge                |
| Velma Hill        | Walnut Creek - Committee on Aging    |
| Betty Holko       | Walnut Creek - Committee on Aging    |
| Ned Holmgren      | AAUW                                 |
| Yvonne Horton     | Soroptimist - Walnut Creek           |
| Frank Iannuci     | Walnut Creek                         |
| Mary Iannuci      |                                      |
| Bessie Irvin      |                                      |
| Janet Jenswald    |                                      |
| Mary Jurs         |                                      |
| Esther Kalasardo  |                                      |
| Cecile Kelly      |                                      |
| Gladys Keyes      |                                      |
| Eunice Kilkenny   |                                      |
| Alicia Kitchens   | Agency on Aging                      |
| Jack Knorr        | Walnut Creek                         |
| Peg Kovar         | Mayor - Walnut Creek                 |
| Edward Kracen     |                                      |
| Florence Kracen   |                                      |



NAMEORGANIZATION

|                   |   |
|-------------------|---|
| Hudassah Kramer   | Jewish Community Center                       |
| Jay Lanway        | Housing Alliance                              |
| Albert LeCat      | Cambridge Center                              |
| Olive LeCat       | Cambridge Center                              |
| Robert Leed       | Cambridge Center                              |
| Deborah Lewis     | Gray Panthers                                 |
| Bettina Libby     | Walnut Creek - Committee on Aging             |
| Winnifred Lindsay | AAUW-WC                                       |
| Earl Light        | Committee on Aging                            |
| John Lund         | Housing & Urban Development                   |
| Grace Magnani     | Walnut Creek - Senior Citizens                |
| Mary Mahoney      | Congressman Miller                            |
| Mary Manciere     | N.C.  |
| Sherwood Marshall | Valley View Lodge                             |
| Flo Marshall      | AARP  |
| Bea Martilla      | Rossmoor                                      |
| Grace Martin      | Grace Presbyterian Church                     |
| Herbert Martin    | Housing Authority                             |
| Eleanor Maynard   | Walnut Creek                                  |
| Jane McClelland   | County Office - Aging                         |
| Florence McDonald |   |
| Helen Merkle      | Walnut Creek - Committee on Aging             |
| William Minapori  | Architect                                     |
| Anne Moady        | Convalescent Hospital                         |
| Anne Monahan      | League of Women Voters                        |
| Helen Moore       | Rossmoor - Medical Clinic                     |
| Jane Morgan       | Walnut Creek                                  |
| Alice Morse       | Concord                                       |
| Saleh Mujahed     | Walnut Creek - Committee of Aging             |
| Karen Mumoz       | Pinole  |
| Jenny Murphy      |   |
| Marie McRae       | Pleasant Hill                                 |
| Nancy Neal        |   |
| Emilie Nelson     | Walnut Creek - Senior Citizens                |
| Gertrude Nelson   | Walnut Creek - Senior Citizens                |
| Ivan Netter       | Walnut Creek                                  |
| Edith Nettleton   |   |
| J. Perkins        | Walnut Creek - Senior Citizens                |
| Patricia Petrie   | Grace Presbyterian Church                     |
| Peg Phelan        | Walnut Creek                                  |
| Laurence Posey    | County - Committee on Aging                   |
| Alma Quesenberry  | Housing Authority                             |
| Marian Randall    | Cambridge Center                              |
| Esther Rayden     | National Council Jewish Women                 |
| May Rayden        | National Council Jewish Women                 |
| Gladys Raymond    | Walnut Creek - Senior Citizens                |
| Jane Reed         | Walnut Creek - Council on Aging               |
| Dorothy Remy      | Prof. - Businesswomens Council - Walnut Creek |





NAMEORGANIZATION

|                   |                           |
|-------------------|---------------------------|
| Jarjorie Wade     | AAUW                      |
| Barbara Watson    |                           |
| David Watson      |                           |
| Russ Westdal      | C. Dept. of Aging         |
| Frances Whilt     | AARP                      |
| Jessie Wiese      | Concord                   |
| Francis White     |                           |
| Hank Whittier     |                           |
| Robert Willimas   | Grace Presbyterian Church |
| Daphne Wright     |                           |
| Mildred Yelverton | Walnut Creek              |
| Frank Young       | ECCC RTA                  |
| Victoria Young    | AAUW                      |
| Gail Zaro         | Area Agency on Aging      |







# Program

- 9:00 Registration
- 9:30 Greetings and Introductions
- HOUSING NEED FOR ELDERS IN WALNUT CREEK  
Janet Falk, Planner, City of Walnut Creek
- 10:30 Panel: ALTERNATIVES AND CHOICES  
Sheryl Brown, East Bay Gray Panthers  
Dr. Vance Austin, former Cooperatives Advisor,  
U.S.A.I.D., U.S. Department of State  
Jim Tomlinson, Director of Production and  
Management, Idaho State Housing Agency  
Wallace Smith, Professor of Business, Univer-  
sity of California, Berkeley  
Margaret Kovar, Mayor of Walnut Creek
- 12:15 Luncheon, Discussion Groups
- 1:15 Keynote Speaker: EVAN WHITE, News Analyst, and  
Producer, "Do Not Go Gentle," KGO-TV, San  
Francisco
- 2:00 Panel: GOVERNMENT PROGRAMS AND HORIZONS  
Ronald Bedford, Design Officer, California  
Housing Finance Agency  
John Lund, Regional Housing Production Advisor,  
Department of Housing and Urban Development  
Robert Headley, President, Lafayette Senior  
Housing Association  
Robert Grey, Executive Director, Contra Costa  
County Housing Authority
- 3:00 IMPLICATIONS FOR ACTION  
Margaret Kovar, Mayor of Walnut Creek

The Walnut Creek Area Committee on Aging was established in 1975 as one of 16 area committees in Contra Costa County. The objective of the area committees is to define and work for solutions to problems of older citizens. The Walnut Creek Area Committee has identified escalating housing costs as one of the major problems facing older persons on fixed incomes in this community. The Committee believes that this problem must be solved by the joint efforts of all levels of government, including, most importantly, the efforts of the people in the local community in which older persons live.